

FAQ's

1. I recently received Letter from Reliance General Insurance Co. Ltd regarding Product withdrawal of Individual Medclaim. Along with withdrawal letter, I have received details about New Health Products also. How do I get more details about these products?

Request you to locate the nearest branch office on our website, i.e. www.reliancegeneral.co.in or You can also call on our customer service helpline number 1800-3009

2. Why should I change to new health product?

Since, we have withdrawn the Individual Medclaim, renewal will not be allowed under the same product. However, in order to preserve your continuity benefits, we are offering migration to our other Health Insurance products, viz. Reliance HealthWise Policy & Reliance HealthGain Policy.

3. What are the alternatives you are offering me for my Individual Medclaim renewal? Will I be given option of any other Health product?

Yes, In order to maintain continuity of your health coverage, we are offering you 2 superior health products, i.e.

- Reliance HealthWise Policy
- Reliance HealthGain Policy

4. What is the process for migration?

You need to approach for migration at least 15 days prior to the expiry of previous Individual Medclaim. You are requested to fill Fresh Proposal form of new health product

5. What will be eligible Sum Insured in the new Reliance Health product?

Reliance HealthWise Policy:

S.I Eligibility at migration	
Expiring Total S.I (Base S.I+CB) in INDIVIDUAL MEDICLAIM	Eligible S.I options in HW
< 2 Lac	2 Lac
2 Lac - < 3 Lac	2 Lac, 3 Lac
3 Lac - < 4 Lac	2 Lac, 3 Lac, 4 Lac
≥ 4 Lac	2 Lac, 3 Lac, 4 Lac, 5 Lac

Reliance HealthGain Policy:

S.I Eligibility at migration	
Expiring Total S.I (Base S.I+CB) in INDIVIDUAL MEDICLAIM	Eligible S.I options in HG
< 2 Lac	3 Lac
2 Lac - < 3 Lac	3 Lac
3 Lac - < 4 Lac	3 Lac, 6 Lac
4 Lac - < 5 Lac	3 Lac, 6 Lac

5 Lac - < 6 Lac	3 Lac, 6 Lac
≥ 6 Lac	3 Lac, 6 Lac, 9 Lac

6. Will I get my continuity benefits? What will happen to my benefits accrued over the period?

Yes, all your continuity benefits will be applicable. The grace period for renewal is 30 days.

- a) If the policy is renewed within the grace period & after 8th June 14, you can migrate to Reliance HealthWise Policy/ Reliance HealthGain Policy with continuity benefits.
- b) If the policy is renewed within the grace period & before 9th June 14, you have the option to renew the same policy else migrate to Reliance HealthWise Policy/ Reliance HealthGain Policy

7. Will there be any loading on premium due to past Claim history / Will there be any loading based on PED

No loading on premium

8. What will be the premium?

To view the premium chart please [Click on these links](#)

[Reliance HealthWise Policy Premium table](#)

[Reliance HealthGain Policy Premium table](#)

9. What are the features of Reliance HealthWise Policy and Reliance HealthGain Policy?

	Reliance HealthWise Policy	Reliance HealthGain Policy
Renewability	Lifelong renewability	Lifelong renewability and no maximum entry age for Sum Insured of Rs. 3Lacs
Sum Insured	Sum insured ranges from Standard Plan: Rs 2lacs to 5lacs.	Sum Insured ranges from Plan A:Rs. 3Lacs, 6Lacs, 9Lacs
No. of Members	Max 4 Members in floater coverage available	Max 6 members in floater coverage available
Family Coverage	Self, Spouse, 2 Dependant Children	Self,Spouse, Daughter, Son, Parents, Siblings, Grand parents, Grand Children, Parents in Law, Son/Daughter in Law
Pre Existing Disease	Pre-existing Diseases are covered after 48 months of continuous coverage	Pre-existing Diseases are covered after 36 months of continuous coverage

Value Added Benefits	Value add covers – a) Local Road Ambulance Services b) Expenses on accompanying person	Covers like a) Reinstatement of Base Sum Insured b) Call Option c) Accidental Death cover for no claim renewal d) Insurance Renewal – one year extension of policy without charging any premium if Policy Holder suffer from named CI
Renewal Benefits	No Clam Discount – 5% NCD will be given for every claim free renewal subject to a maximum of 20%	Cumulative Bonus available up to max of 33.33% every year up to max of Base Sum Insured on every claim free year
Loading	No premium loading for claims	
In-House servicing of Claims	Superior Claims servicing by in-house claims management team of RGICL with a cashless network of over 4000 + hospitals	

For complete details on the benefits / coverage's, terms & conditions, exclusions, please read the Product brochure

10. Will Medical test be applicable?

No, Medical test will not be applicable for the existing members. Any new addition of member above 45 years of age at the time of migration will be subject to Tele / Medical Underwriting.

11. Whom to contact at time of Claim?

RCare team is our designated Service Provider. You can call us on 1800-3009

12. Whether existing PED will be covered without medical test?

Yes, it will be considered without Medical test.

13. Can I renew my Individual Medclaim if my policy is expiring after 9th June 14?

As expiry date is falling after 9th June, 2014, the option to renewal under Individual Medclaim will not be available. However, you can renew with Us by -

Migration from Individual Medclaim to Reliance HealthWise Policy or Reliance HealthGain Policy

14. If I want to pay premium towards new health product, to whom I need to approach?

You can visit to our nearest branch office.

You can interact with our Call center team on 1800-3009

15. What is the Toll-free number of Reliance General Insurance Co. Ltd?

Toll Free number is 1800-3009

16. Is Reliance HealthGain Policy & Reliance HealthWise Policy -premium exempted from Income Tax?

Yes, Premium paid for health insurance policies (i.e. Reliance HealthGain & Reliance HealthWise) qualifies for deduction under Section 80D of the Income Tax Act.

17. How can I add my family members to my new product?

At the time of Migration from Individual Mediclaim to new product you need to provide all members' details in fresh proposal form.

Addition of member will be subject to Fresh Underwriting by the Company.

For product specific conditions kindly refer to the product brochures and Policy Terms & Conditions.

18. What is the maximum age for renewal under Reliance HealthGain / Reliance HealthWise?

Life Long Renewal

19. What would happen to my existing Cumulative bonus? Will that become a part of my base Sum Insured if I chose to increase my Sum Insured?

You can opt for next higher Sum Insured available under Reliance HealthGain Policy, in case the Sum Insured under Individual Mediclaim is not available under Reliance HealthGain Policy.

Eg – Individual Mediclaim – SI – 2L, CB – 30K, we can offer Reliance HealthGain Policy of 3L.

Individual Mediclaim – SI – 3L, CB – 30K, we can offer Reliance HealthGain Policy of 3L and Cumulative Bonus of 30K.

20. If my Sum Insured is enhanced from 1 Lakh to 3 lakh under the new product; what would be the impact on the waiting period? Will it be applicable to the entire new Sum Insured or will it be restricted to the initial Sum Insured of 1 Lakh?

Continuity benefits will be applicable to the expiring S.I. For the enhanced S.I, all waiting periods will apply afresh.

21. Does migration from Floater to Individual & vice versa allowed?

Floater to Individual is not possible as Individual Mediclaim itself is an individual policy. Individual to Floater & Individual to Individual is will be possible

22. What if customer comes after expiry of Individual Medclaim policy or 2/3 days before expiry stating that he has not received any withdrawal letter from us
Withdrawal information has been published in our Website
23. At the time of migration from Individual Medclaim to Reliance HealthWise Policy / Reliance HealthGain Policy, if customer wants to make some correction in Individual Medclaim, whether it will accepted during migration or Endorsement will be passed in Individual Medclaim. (it can be both Nil or Non-nil effect)
No it will not be accepted during migration to new product. However Endorsement can be passed in the expiring policy under Individual Medclaim.
24. What if in mid policy, customer wants to shift from Individual Medclaim to Reliance HealthWise Policy / Reliance HealthGain Policy. Are we going to refund remaining premium for balance period.
Migration is not allowed during mid-term of the policy period.
25. What if during migration, an existing insured member of INDIVIDUAL MEDICLAIM becomes minor to Major insured? (Above 21 yrs)
At the time of migration, if there is child who is getting separated due to age limit, then such child can be accommodated in the Reliance HealthGain Policy/Reliance HealthWise Policy as per the governing guidelines of the respective product.